

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 7,082,411 B2
APPLICATION NO. : 09/737039
DATED : July 25, 2006
INVENTOR(S) : Johnson et al.

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

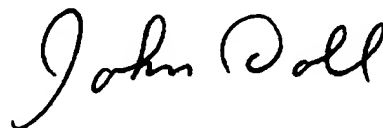
In Claim 11, column 25, line 57, delete "underwriting, and perform" and insert therefor -- underwriting, perform --.

In Claim 21, column 26, line 35, delete "tranches determine" and insert therefor -- tranches; and determine --.

In Claim 21, column 26, line 36, delete "trance" and insert therefor -- tranche --.

Signed and Sealed this

Seventeenth Day of March, 2009

A handwritten signature in cursive script that reads "John Doll".

JOHN DOLL
Acting Director of the United States Patent and Trademark Office